Claims 13, 12 and 1 have been combined together and rewritten in better form as new claim 110. This claim should be in condition for allowance.

Claims 17 and 1 have been combined together and rewritten as new claim 111. Please note that intervening claims 15 and 16 have not been included. Nonetheless, it is believed that new claim 111 is patentable over the art of record for the reasons identified by the examiner.

Claims 33 and 32 have been combined together and rewritten as new claim 112. This claim should be in condition for allowance.

Claims 46, 45 and 32 have been combined together and rewritten as new claim 113. This claim should be in condition for allowance.

Claims 50 and 32 have been combined together and rewritten as new claim 114. This claim should be in condition for allowance.

Claims 56 and 32 have been combined together and rewritten as new claim 115. This claim should be in condition for allowance.

Claims 64 and 57 have been combined together and rewritten as new claim 116. This claim should be in condition for allowance.

Claims 77, 76 and 75 have been combined together and rewritten as new claim 117. This claim should be in condition for allowance.

Claims 1-4, 7, 8, 11, 12, 14-16, 21-32, 35-37, 40, 41, 44, 45, 47-49, 52-55, 57-63, 65-76 and 78-109 were rejected under 35 U.S.C. 102(e) as being anticipated by Pidhirny. Claims 5, 6, 9, 10, 38, 39, 42 and 43 were rejected under 35 U.S.C. 103(a) as being obvious

in view of Pidhirny. The claims have been amended as indicated to clarify the nature of the invention, cure antecedent and grammatical errors, and delete certain limitations. It is believed that all claims now pending in the application define over the Pidhirny reference.

Applicants have amended claims 1 and 32 to focus these claims on a document processing operation which emphasizes the combined operation of image scanning to obtain an image of the document and customer authorizing of an agreement for the document to be processed in accordance with an automated account clearing process. Following customer authorization of the agreement for automated account clearing process handling of the document, an image of the document is communicated to a central document clearinghouse for processing in accordance with the automated account clearing process.

A review of the Pidhirny reference reveals a teaching for imaging checks and reading MICR data. Pidhirny further teaches the communication of check data to a host computer. However, Pidhirny fails to mention anything about a central document/check clearinghouse or its operation and procedures. Still further, Pidhirny fails to teach processing his received checks within the claimed context of obtaining customer authorization for an agreement to handle the documents/checks in accordance with such automated account clearing processes. An "automated account

clearing process" in this context refers to, and means, the use of electronic funds transfers to clear the financial account issues associated with the presented document. Still further, Pidhirny's host computer is not disclosed as being functionally capable of operation as a central document clearinghouse for automated account clearing processing following customer authorization of the agreement. Additionally, Pidhirny fails to teach communicating the acquired document/check images through an interface to a clearinghouse for automated account clearing. It is accordingly clear that Pidhirny fails to anticipate each and every limitation of claims 1 and 32. Withdrawal of the Section 102 rejection is accordingly requested.

Applicants have amended claims 57, 80 and 103 to focus these claims on a check processing operation which emphasizes the combined operation of image scanning to obtain an image of the check and customer authorizing of an agreement for the check to be processed in accordance with an automated check clearing process. Following customer authorization of the agreement for automated check clearing process handling of the document, an image of the check is communicated to a central check clearinghouse for processing in accordance with the automated check clearing process.

A review of the Pidhirny reference reveals a teaching for imaging checks and reading MICR data. Pidhirny further teaches the communication of check data to a host computer. However, Pidhirny

fails to mention anything about a central check clearinghouse or its operation and procedures. Still further, Pidhirny fails to teach processing his received checks within the claimed context of obtaining customer authorization for an agreement to handle the checks in accordance with such automated check clearing processes. An "automated check clearing process" in this context refers to, and means, the use of electronic funds transfers to clear the financial account issues associated with the presented check. Still further, Pidhirny's host computer is not disclosed as being functionally capable of operation as a central check clearinghouse for automated check clearing processing following customer authorization of the agreement. Additionally, Pidhirny fails to teach communicating the acquired check images through an interface to a clearinghouse for automated check clearing. It is accordingly clear that Pidhirny fails to anticipate each and every limitation of claims 57, 80 and 103. Withdrawal of the Section 102 rejection is accordingly requested.

Claim 75 is directed to a system where check images are obtained and communicated to a central check clearinghouse for processing in accordance with an automated check clearing process. Again, an "automated check clearing process" in this context refers to, and means, the use of electronic funds transfers to clear the financial account issues associated with the presented check. The Pidhirny reference teaches check processing, but fails to teach or

suggest imaging of checks with the check images communicated for automated check clearing processing by a central check clearinghouse. It is accordingly clear that Pidhirny fails to anticipate each and every limitation of claim 75. Withdrawal of the Section 102 rejection is accordingly requested.

Additionally, claim 75 includes limitations directed to a specific check imager which utilizes a single scanhead, reflective mirror and transport mechanism to obtain images of both sides of a check. A review of the Pidhirny reference fails to reveal any teaching of the claimed reflective imager. Withdrawal of the Section 102 rejection is requested for this reason as well.

Respectfully submitted,

By: _____
Andre M. Szuwalski
Reg. No. 35,701

JENKENS & GILCHRIST, P.C.
1445 Ross Avenue, Suite 3200
Dallas, Texas 75202
(214) 855-4795
(214) 855-4300 (fax)

Appendix A

claim mark-up

1. (Amended) An automated point-of-sale check processing system [for processing customer transactions] comprising:

a document scanner located at a site of a customer transaction comprising:

a slot adapted to accept a document [,] associated with the customer transaction;

means for customer authorizing an agreement for the document to be processed in accordance with an automated account clearing process; and

an image [the] scanner acquiring at least one image [therefrom, after having obtained an authorization agreement from a customer] of the document; and

a communication [link] interface coupled to a central document clearinghouse and adapted to communicate [information represented by the at least one] the document image following customer authorization of the agreement to the central document clearinghouse for automated account clearing processing of the document.

2. (Amended) The automated point-of-sale check processing system according to claim 1, [wherein the authorization agreement is obtained verbally from the customer] wherein the image scanner further obtains field information from the document image, and wherein the communication interface communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

3. (Amended) The automated point-of-sale check processing system according to claim [2] 1, wherein the means for customer authorizing comprises [comprising] a printer for imprinting indicia of verbal authorization received from the customer on the document.

4. (Amended) The automated point-of-sale check processing system according to claim 1, [further comprising] wherein the means for customer authorizing comprises means for imprinting [the] an authorization agreement for the automated account clearing process on the document.

5. (Amended) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means comprises a stamp for [manually] stamping the authorization agreement on the document.

6. (Amended) The automated point-of-sale check processing system according to claim 5, wherein the stamp further includes a promise to pay as well as [an] the authorization agreement.

7. (Amended) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means includes a printer adapted to print an authorization agreement for the automated account clearing process on the document submitted by a customer.

8. (Amended) The automated point-of-sale check processing system according to claim 1, [further comprising] wherein the means for customer authorizing comprises means for imprinting [the] an authorization agreement for the automated account clearing process on a receipt for the customer transaction.

9. (Amended) The automated point-of-sale check processing system according to claim 8, wherein the imprinting means comprises a stamp for [manually] stamping the authorization agreement on the receipt.

10. (Amended) The automated point-of-sale check processing system according to claim 9, wherein the stamp further includes a promise to pay as well as [an] the authorization agreement.

12. (Amended) The automated point-of-sale check processing system according to claim 1, wherein means for customer authorizing comprises means for displaying an [the] authorization agreement for the automated account clearing process [is displayed] to the customer [on a video screen].

13. (Amended) The automated point-of-sale check processing system according to claim 12, further comprising an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from the customer to execute the authorization agreement.

14. (Amended) The automated point-of-sale check processing system according to claim 12, further comprising a [button on the video screen] data input device wherein the customer [presses the button] actuates the data input device to execute the authorization agreement.

15. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further

comprising a transport mechanism for conveying the document past the printer and returning the document to the customer for execution of the authorization agreement by the customer.

17. (Amended) The automated point-of-sale check processing system of claim [16] 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, and wherein the printer is further adapted to inscribe the document with an indicia of cancellation.

18. (Amended) The automated point-of-sale check processing system of claim 17, wherein the slot is further adapted to return the [cancelled] canceled document to the customer at the site of the transaction.

19. (Amended) The automated point-of-sale check processing system of claim [16] 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a second printer adapted to inscribe the document with an indicia of cancellation.

20. (Amended) The automated point-of-sale check processing system of claim [16] 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a [third] second printer adapted to inscribe the document with a transaction amount.

22. (Amended) The automated point-of-sale check processing system of claim 1, further including an input device through which a transaction amount is keyed in, the document scanner [is] further including means for recognizing a transaction amount in the imaged document and adapted to compare [a] the recognized transaction amount [printed on the document] against [a] the keyed in transaction amount [keyed in by an operator].

25. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises a single scanhead.

26. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises multiple scanheads.

27. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises:

a mirror for receiving an image of a first side of the document;

a single scanhead for receiving the [images] image reflected from the mirror of the first side of the document and obtaining an image of the a second side of the document; and

a transport mechanism for moving the document past the mirror and the single scanhead [; and wherein the single scanhead receives an image of the second side of the document].

28. (Amended) The automated point-of-sale check processing system of claim 1, wherein a plurality of documents are scanned and a plurality of document images [from the documents] are transmitted by the communication interface in [batches] a batch to the central document clearinghouse.

29. (Amended) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is perpendicular to [the] a direction of transport.

30. (Amended) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is parallel to [the] a direction of transport.

32. (Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an [executed authorization] agreement from a customer authorizing a document associated with the customer transaction to be processed in accordance with an automated account clearing process;

scanning the document [and acquiring] to acquire an image [therefrom] thereof; and

communicating [information represented by] the image of the document following customer authorization of the agreement to a central document clearinghouse for automated account clearing processing of the document.

34. (Amended) The method of claim 33, wherein the step of checking for indicia of cancellation is done prior to obtaining the [executed authorization] agreement.

35. (Amended) The method of claim 32, comprising the step of obtaining the [authorization] agreement verbally from the customer.

36. (Amended) The method of claim 35, comprising the step of imprinting indicia of the verbal [authorization] agreement on the document.

37. (Amended) The method of claim 32, further comprising the step of imprinting the [authorization] agreement on the document.

38. (Amended) The method of claim 37, wherein the step of imprinting comprises [manually] stamping the [authorization] agreement on the document.

39. (Amended) The method of claim 38, wherein the [stamp] imprinting further includes a promise to pay as well as an authorization agreement.

41. (Amended) The method of claim 32, further comprising the step of imprinting the [authorization] agreement on a receipt associated with the customer transaction.

43. (Amended) The method of claim [42] 41, wherein the step of [stamping] imprinting further includes stamping a promise to pay as well as [an authorization] the agreement.

44. (Amended) The method of claim [41] 32, [further comprising the step of utilizing a printer to print an authorization agreement on the receipt] wherein the step of scanning further obtains field information from the document image, and wherein the step of communicating communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

45. (Amended) The method of claim 32, further comprising the step of displaying the [authorization] agreement to the customer on a video screen.

46. (Amended) The method of claim 45, further comprising the step of [providing] obtaining an electronic signature [pad and electronic pen for receiving a signature] from the customer to execute the [authorization] agreement.

47. (Amended) The method of claim 45, further comprising the step of providing a button for the customer to press to execute the displayed [authorization] agreement.

48. (Amended) The method of claim 32, further comprising the step of printing the [authorization] agreement on the document.

49. (Amended) The method of claim 32, further comprising the step of returning the document to the customer for execution of the [authorization] agreement.

51. (Amended) The method of claim 50, further comprising the step of returning the [cancelled] canceled document to the customer at the site of the transaction.

52. (Amended) The method of claim 32, [further comprising] wherein the step of scanning [a plurality of images of] comprises the step of scanning a plurality of documents to acquire a plurality of images thereof.

53. (Amended) The method of claim 52, [further comprising] wherein the step of communicating comprises the step of transmitting the plurality of images to the central clearinghouse in [batches] a batch.

54. (Amended) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is perpendicular to [the] a direction of transport.

55. (Amended) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is parallel to [the] a direction of transport.

57. (Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a [plurality of] document [scanners, the document scanners] scanner including:

means for customer authorizing an agreement for the check to be processed in accordance with an automated check clearing process;

an image scanner adapted to obtain images of checks [after obtaining an authorization agreement from the customer, wherein the checks are fed into the document scanners]; and

a communication [link] interface coupled to a central check clearinghouse and adapted to communicate the check images following customer authorization of the agreement to the central check clearinghouse where automated check clearing processing is performed.

59. (Amended) The automated check processing system according to claim [58] 57, wherein the [images obtained also include images of selected portions of the checks] image scanner further obtains field information from the check image, and wherein the communication interface communicates the field information along

with the check image to the central check clearinghouse for automated check clearing processing of the check.

61. (Amended) The automated check processing system according to claim 57, wherein each document scanner further [comprising] comprises a printer adapted to print the [authorization] agreement on the checks.

62. (Amended) The automated check processing system according to claim 61, wherein each document scanner further [comprising] comprises a transport mechanism for returning the checks printed with the agreement to the customer.

64. (Amended) The automated check processing system of claim [57] 61, wherein the printer is further adapted to inscribe a transaction amount on the checks.

65. (Amended) The automated check processing system of claim 57, wherein the [plurality of scanners scan] image scanner scans an endorsement side of the checks.

66. (Amended) The automated check processing system of claim 57, wherein the [plurality of scanners include] image scanner includes a single scanhead.

67. (Amended) The automated check processing system of claim 57, wherein the checks have a first and a second side and the [plurality of scanners comprise] image scanner comprises:

a mirror for receiving images of the first side of the checks;

a single scanhead for receiving the [images] image reflected from the mirror of the first side of the checks and obtaining an image of a second side of the checks; and

a transport mechanism for moving the checks past the mirror and the single scanhead [; and wherein the single scanhead receives images of the second side of the checks].

71. (Amended) The automated check processing system of claim 57, wherein each document scanner further [comprising] comprises a MICR reader for reading [a] MICR data from the checks.

72. (Amended) The automated check processing system of claim 57, wherein the [scanners comprise] image scanner comprises a first and a second scanhead.

73. (Amended) The automated check processing system of claim 57, wherein [the scanners comprise] each document scanner comprises a single acceptance and return slot.

74. (Amended) The automated check processing system of claim 57, wherein the communication interface communicates a plurality of images [are transmitted in batches to the central office] in a batch to the central check clearinghouse.

75. (Amended) An automated check processing system [for accepting and processing checks from a customer purchasing merchandise having a transaction amount], the system comprising:

a [plurality of] document [scanners, the document scanners] scanner adapted to obtain images of checks having a first side and a second side, the checks being fed into the document [scanners] scanner, wherein the [scanners have] scanner has a mirror for receiving images of a first side of the checks, a single scanhead for receiving the [images] reflected image from the mirror of the first side of the checks and [receiving images] obtaining an image of the second side of the checks, a transport mechanism for moving the checks past the mirror and the single scanhead and for transporting the checks to and from the customer, and a controller coupled to the transport mechanism [and the document scanners];

a processor for obtaining information from the [full images and selected images of the] check images and storing the information in a memory, whereby said memory creates image files [and stores the full images and selected images]; and

a communication [link] interface coupled to a central check clearinghouse and adapted to communicate the image files to the central check clearinghouse for automated check clearing processing.

76. (Amended) The automated check processing system of claim 75, further comprising a printer adapted to print an [authorization] agreement on the checks authorizing the checks to be processed by the central check clearinghouse in accordance with an automated check clearing process.

77. (Amended) The automated check processing system of claim 76, the printer further adapted to inscribe [the] a transaction amount on the checks.

79. (Amended) The automated check processing system of claim 75, wherein the document scanner obtains a plurality of image files [are transmitted in batches to the central office] and the communication link communicates the images in a batch to the central check clearinghouse.

80. (Amended) A method of accepting and processing checks from a customer comprising the steps of:

obtaining from the customer an agreement authorizing a check to be processed in accordance with an automated check clearing process;

providing a [plurality of] document [scanners, the document scanners adapted] scanner operating to obtain images of checks fed into the document [scanners after obtaining an executed authorization agreement from the customer] scanner; and

communicating [the information] check images following customer authorization of the agreement to a central check clearinghouse where automated check clearing processing is performed.

81. (Amended) The method of claim 80, including the step of obtaining full images of the checks [by the document scanners].

82. (Amended) The method of claim [81] 80, [further including the step of obtaining images of selected portions of the checks by the document scanners] wherein the document scanner further operates to obtain field information from the check image, and wherein the step of communicating includes communicating the field information along with the check image to the central check clearinghouse for automated check clearing processing of the check.

83. (Amended) The method of claim 80, further including the step of obtaining images of selected portions of the checks [by the document scanners].

84. The method of claim 80, including the further step of scanning an endorsement side of the check.

90. (Amended) The method of claim 80, wherein [the] a plurality of check images are obtained and the step of communicating transmits the plurality of images [transmitted] to the central check clearinghouse in [batches] a batch.

103. (Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a [plurality of] document scanning [devices, the document scanning devices] device containing:

a document [scanners] image scanner for obtaining [full] images of the checks that are fed into the document scanning [devices and obtaining images of the entirety of the checks and images of selected portions of the checks] device;

a printer adapted to print an [authorization] agreement on the checks authorizing processing of the checks in accordance with an automated check clearing process and [inscribing] inscribe a transaction amount on the checks [and

for inscribing the transaction amount on the check] in response to a customer purchase;

a transport mechanism for returning the checks with the imprinted agreement to the customer;

a processor for obtaining field data from the check images [obtained from the checks for processing the data, whereby the processor includes];

a memory for storing the check images and the field data [at scanning devices]; and

a communication [link coupled] interface for coupling the document scanning device to a central check clearinghouse and [adapted to communicate] communicating the [information] check images and field data to the central check clearinghouse for automated check clearing processing of the checks.

104. (Amended) The automated check processing system according to claim 103, further comprising a controller coupled to the document [scanners] image scanner and the transport mechanism for controlling the movement of the transport mechanism.

105. (Amended) The automated check processing system of claim 103, wherein the document image scanner comprises a single scanhead.

106. (Amended) The automated check processing system of claim 103, wherein the document image scanner comprises a first and a second scanhead.

107. (Amended) The automated check processing system of claim 103, wherein the checks have a first and a second side and the document image scanner comprises:

a mirror for receiving images of the first side of the checks;

a single scanhead for receiving [the] reflected images from the mirror of the first side of the checks and obtaining an image of the second side of the checks; and

a transport mechanism for moving the checks past the mirror and the single scanhead [; and wherein the single scanhead receives images of the second side of the checks].

Appendix B

Pending claims:

1. (Amended) An automated point-of-sale check processing system comprising:

a document scanner located at a site of a customer transaction comprising:

a slot adapted to accept a document associated with the customer transaction;

means for customer authorizing an agreement for the document to be processed in accordance with an automated account clearing process; and

an image scanner acquiring at least one image of the document; and

a communication interface coupled to a central document clearinghouse and adapted to communicate the document image following customer authorization of the agreement to the central document clearinghouse for automated account clearing processing of the document.

2. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the image scanner further obtains field information from the document image, and wherein the communication interface communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

3. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the means for customer authorizing comprises a printer for imprinting indicia of verbal authorization received from the customer on the document.

4. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the means for customer authorizing comprises means for imprinting an authorization agreement for the automated account clearing process on the document.

5. (Amended) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means comprises a stamp for stamping the authorization agreement on the document.

6. (Amended) The automated point-of-sale check processing system according to claim 5, wherein the stamp further includes a promise to pay as well as the authorization agreement.

7. (Amended) The automated point-of-sale check processing system according to claim 4, wherein the imprinting means includes a printer adapted to print an authorization agreement for the automated account clearing process on the document submitted by a customer.

8. (Amended) The automated point-of-sale check processing system according to claim 1, wherein the means for customer authorizing comprises means for imprinting an authorization agreement for the automated account clearing process on a receipt for the customer transaction.

9. (Amended) The automated point-of-sale check processing system according to claim 8, wherein the imprinting means comprises a stamp for stamping the authorization agreement on the receipt.

10. (Amended) The automated point-of-sale check processing system according to claim 9, wherein the stamp further includes a promise to pay as well as the authorization agreement.

12. (Amended) The automated point-of-sale check processing system according to claim 1, wherein means for customer authorizing comprises means for displaying an authorization agreement for the automated account clearing process to the customer.

13. (Amended) The automated point-of-sale check processing system according to claim 12, further comprising an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from the customer to execute the authorization agreement.

14. (Amended) The automated point-of-sale check processing system according to claim 12, further comprising a data input device wherein the customer actuates the data input device to execute the authorization agreement.

15. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a transport mechanism for conveying the document past the printer and returning the document to the customer for execution of the authorization agreement by the customer.

16. The automated point-of-sale check processing system of claim 15, further comprising a controller coupled to the transport mechanism.

17. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, and wherein the printer is further adapted to inscribe the document with an indicia of cancellation.

18. (Amended) The automated point-of-sale check processing system of claim 17, wherein the slot is further adapted to return the canceled document to the customer at the site of the transaction.

19. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a second printer adapted to inscribe the document with an indicia of cancellation.

20. (Amended) The automated point-of-sale check processing system of claim 1, wherein the means for customer authorizing comprises a printer for printing an authorization agreement for the automated account clearing process on the document, further comprising a second printer adapted to inscribe the document with a transaction amount.

21. The automated point-of-sale check processing system according to claim 1, further comprising a printer adapted to imprint information on the document.

22. (Amended) The automated point-of-sale check processing system of claim 1, further including an input device through which a transaction amount is keyed in, the document scanner further including means for recognizing a transaction amount in the imaged document and adapted to compare the recognized transaction amount against the keyed in transaction amount.

23. The automated point-of-sale check processing system of claim 1, further comprising at least one interface adapted to display information to an operator or the customer.

24. The automated point-of-sale check processing system of claim 23, the interface further adapted to receive a command from the operator or the customer.

25. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises a single scanhead.

26. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises multiple scanheads.

27. (Amended) The automated point-of-sale check processing system of claim 1, wherein the image scanner further comprises:

a mirror for receiving an image of a first side of the document;

a single scanhead for receiving the image reflected from the mirror of the first side of the document and obtaining an image of the a second side of the document; and

a transport mechanism for moving the document past the mirror and the single scanhead.

28. (Amended) The automated point-of-sale check processing system of claim 1, wherein a plurality of documents are scanned and a plurality of document images are transmitted by the communication interface in a batch to the central document clearinghouse.

29. (Amended) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is perpendicular to a direction of transport.

30. (Amended) The automated point-of-sale check processing system of claim 1, wherein the document scanner transports and scans the document such that a longer edge of the document is parallel to a direction of transport.

31. The automated point-of-sale check processing system of claim 1, whereby the document is a check.

32. (Amended) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an agreement from a customer authorizing a document associated with the customer transaction to be processed in accordance with an automated account clearing process;

scanning the document to acquire an image thereof; and

communicating the image of the document following customer authorization of the agreement to a central document clearinghouse for automated account clearing processing of the document.

33. The method of claim 32, further comprising the step of checking the document for indicia of cancellation.

34. (Amended) The method of claim 33, wherein the step of checking for indicia of cancellation is done prior to obtaining the agreement.

35. (Amended) The method of claim 32, comprising the step of obtaining the agreement verbally from the customer.

36. (Amended) The method of claim 35, comprising the step of imprinting indicia of the verbal agreement on the document.

37. (Amended) The method of claim 32, further comprising the step of imprinting the agreement on the document.

38. (Amended) The method of claim 37, wherein the step of imprinting comprises stamping the agreement on the document.

39. (Amended) The method of claim 38, wherein the imprinting further includes a promise to pay as well as an authorization agreement.

41. (Amended) The method of claim 32, further comprising the step of imprinting the agreement on a receipt associated with the customer transaction.

43. (Amended) The method of claim 41, wherein the step of imprinting further includes stamping a promise to pay as well as the agreement.

44. (Amended) The method of claim 32, wherein the step of scanning further obtains field information from the document image, and wherein the step of communicating communicates the field information along with the document image to the central document clearinghouse for automated account clearing processing of the document.

45. (Amended) The method of claim 32, further comprising the step of displaying the agreement to the customer on a video screen.

46. (Amended) The method of claim 45, further comprising the step of obtaining an electronic signature from the customer to execute the agreement.

47. (Amended) The method of claim 45, further comprising the step of providing a button for the customer to press to execute the displayed agreement.

48. (Amended) The method of claim 32, further comprising the step of printing the agreement on the document.

49. (Amended) The method of claim 32, further comprising the step of returning the document to the customer for execution of the agreement.

50. The method of claim 32, further comprising the step of inscribing the document with an indicia of cancellation.

51. (Amended) The method of claim 50, further comprising the step of returning the canceled document to the customer at the site of the transaction.

52. (Amended) The method of claim 32, wherein the step of scanning comprises the step of scanning a plurality of documents to acquire a plurality of images thereof.

53. (Amended) The method of claim 52, wherein the step of communicating comprises the step of transmitting the plurality of images to the central clearinghouse in a batch.

54. (Amended) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is perpendicular to a direction of transport.

55. (Amended) The method of claim 32, further comprising the step of scanning the document such that a longer edge of the document is parallel to a direction of transport.

56. The method of claim 32, further comprising the step of adding a transaction amount to the document.

57. (Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a document scanner including:

means for customer authorizing an agreement for the check to be processed in accordance with an automated check clearing process;

an image scanner adapted to obtain images of checks; and

a communication interface coupled to a central check clearinghouse and adapted to communicate the check images following customer authorization of the agreement to the

central check clearinghouse where automated check clearing processing is performed.

58. The automated check processing system according to claim 57, wherein the images obtained are full images of the checks.

59. (Amended) The automated check processing system according to claim 57, wherein the image scanner further obtains field information from the check image, and wherein the communication interface communicates the field information along with the check image to the central check clearinghouse for automated check clearing processing of the check.

60. The automated check processing system according to claim 57, wherein the images obtained are of selected portions of the checks.

61. (Amended) The automated check processing system according to claim 57, wherein each document scanner further comprises a printer adapted to print the agreement on the checks.

62. (Amended) The automated check processing system according to claim 61, wherein each document scanner further comprises a transport mechanism for returning the checks printed with the agreement to the customer.

63. The automated check processing system according to claim 62, further comprising a controller coupled to the transport mechanism.

64. (Amended) The automated check processing system of claim 61, wherein the printer is further adapted to inscribe a transaction amount on the checks.

65. (Amended) The automated check processing system of claim 57, wherein the image scanner scans an endorsement side of the checks.

66. (Amended) The automated check processing system of claim 57, wherein the image scanner includes a single scanhead.

67. (Amended) The automated check processing system of claim 57, wherein the checks have a first and a second side and the image scanner comprises:

a mirror for receiving images of the first side of the checks;

a single scanhead for receiving the image reflected from the mirror of the first side of the checks and obtaining an image of a second side of the checks; and

a transport mechanism for moving the checks past the mirror and the single scanhead.

68. The automated check processing system of claim 67, wherein the images scanned are full images of the checks.

69. The automated check processing system of claim 68, wherein the images scanned also include selected images of portions of the checks.

70. The automated check processing system of claim 67, wherein the images scanned are images of selected portions of the checks.

71. (Amended) The automated check processing system of claim 57, wherein each document scanner further comprises a MICR reader for reading MICR data from the checks.

72. (Amended) The automated check processing system of claim 57, wherein the image scanner comprises a first and a second scanhead.

73. (Amended) The automated check processing system of claim 57, wherein each document scanner comprises a single acceptance and return slot.

74. (Amended) The automated check processing system of claim 57, wherein the communication interface communicates a plurality of images in a batch to the central check clearinghouse.

75. (Amended) An automated check processing system, the system comprising:

a document scanner adapted to obtain images of checks having a first side and a second side, the checks being fed into the document scanner, wherein the scanner has a mirror for receiving images of a first side of the checks, a single scanhead for receiving the reflected image from the mirror of the first side of the checks and obtaining an image of the second side of the checks, a transport mechanism for moving the checks past the mirror and the single scanhead and for transporting the checks to and from the customer, and a controller coupled to the transport mechanism;

a processor for obtaining information from the check images and storing the information in a memory, whereby said memory creates image files; and

a communication interface coupled to a central check clearinghouse and adapted to communicate the image files to the central check clearinghouse for automated check clearing processing.

76. (Amended) The automated check processing system of claim 75, further comprising a printer adapted to print an agreement on the checks authorizing the checks to be processed by the central check clearinghouse in accordance with an automated check clearing process.

77. (Amended) The automated check processing system of claim 76, the printer further adapted to inscribe a transaction amount on the checks.

78. The automated check processing system of claim 75, further comprising a MICR data reader for obtaining MICR data from the checks.

79. (Amended) The automated check processing system of claim 75, wherein the document scanner obtains a plurality of image files and the communication link communicates the images in a batch to the central check clearinghouse.

80. (Amended) A method of accepting and processing checks from a customer comprising the steps of:

obtaining from the customer an agreement authorizing a check to be processed in accordance with an automated check clearing process;

providing a document scanner operating to obtain images of checks fed into the document scanner; and

communicating check images following customer authorization of the agreement to a central check clearinghouse where automated check clearing processing is performed.

81. (Amended) The method of claim 80, including the step of obtaining full images of the checks.

82. (Amended) The method of claim 80, wherein the document scanner further operates to obtain field information from the check image, and wherein the step of communicating includes communicating the field information along with the check image to the central check clearinghouse for automated check clearing processing of the check.

83. (Amended) The method of claim 80, further including the step of obtaining images of selected portions of the checks.

84. The method of claim 80, including the further step of scanning an endorsement side of the check.

87. The method of claim 80, including the further step of obtaining MICR data from the checks.

90. (Amended) The method of claim 80, wherein a plurality of check images are obtained and the step of communicating transmits the plurality of images to the central check clearinghouse in a batch.

103. (Amended) An automated check processing system for accepting and processing checks from a customer comprising:

a document scanning device containing:

a document image scanner for obtaining images of the checks that are fed into the document scanning device;

a printer adapted to print an agreement on the checks authorizing processing of the checks in accordance with an automated check clearing process and inscribe a transaction amount on the checks in response to a customer purchase;

a transport mechanism for returning the checks with the imprinted agreement to the customer;

a processor for obtaining field data from the check images;

a memory for storing the check images and the field data; and

a communication interface for coupling the document scanning device to a central check clearinghouse and communicating the check images and field data to the central check clearinghouse for automated check clearing processing of the checks.

104. (Amended) The automated check processing system according to claim 103, further comprising a controller coupled to the document image scanner and the transport mechanism for controlling the movement of the transport mechanism.

105. (Amended) The automated check processing system of claim 103, wherein the document image scanner comprises a single scanhead.

106. (Amended) The automated check processing system of claim 103, wherein the document image scanner comprises a first and a second scanhead.

107. (Amended) The automated check processing system of claim 103, wherein the checks have a first and a second side and the document image scanner comprises:

a mirror for receiving images of the first side of the checks;

a single scanhead for receiving reflected images from the mirror of the first side of the checks and obtaining an image of the second side of the checks; and

a transport mechanism for moving the checks past the mirror and the single scanhead.

110. (New) An automated point of sale processing system for processing customer transactions, comprising:

a video screen for displaying an authorization agreement;

an electronic signature pad and an electronic pen, the electronic signature pad adapted to receive a signature from a customer approving the authorization agreement;

a document scanner located at a site of a customer transaction comprising a slot adapted to accept a document, the document scanner acquiring at least one image therefrom following customer approval of the authorization agreement; and

a communication link coupled to a central clearinghouse and adapted to communicate information represented by the at least one image to the central clearinghouse for processing of the document.

111. (New) An automated point of sale processing system for processing customer transactions, comprising:

a document scanner located at a site of a customer transaction comprising a slot adapted to accept a document, the document scanner acquiring at least one image therefrom, after having obtained an authorization agreement from the customer;

a printer adapted to inscribe the document with indicia of cancellation; and

a communication link coupled to a central clearinghouse and adapted to communicate information represented by the at least one image to the central clearinghouse for processing of the document.

112. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer;

scanning the document and acquiring an image therefrom;

checking the document for indicia of cancellation; and

communicating information represented by the image of the document to a central clearinghouse for processing of the document.

113. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer by:

displaying the authorization agreement to the customer on a video screen; and

providing an electronic signature pad and electronic pen for receiving a signature from the customer to execute the authorization agreement;

scanning the document and acquiring an image therefrom; and

communicating information represented by the image of the document to a central clearinghouse for processing of the document.

114. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer;

scanning the document and acquiring an image therefrom;

inscribing the document with indicia of cancellation; and

communicating information represented by the image of the document to a central clearinghouse for processing of the document.

115. (New) A method of processing a document at the site of a customer transaction comprising the steps of:

obtaining an executed authorization agreement from a customer;

scanning the document and acquiring an image therefrom;

adding a transaction amount to the document; and

communicating information represented by the image of the document to a central clearinghouse for processing of the document.

116. (New) An automated check processing system for accepting and processing checks from a customer comprising:

a printer adapted to inscribe a transaction amount on checks;

a plurality of document scanners, the document scanners adapted to obtain images of checks after obtaining an authorization agreement from the customer, wherein the checks are fed into the document scanners; and

a communication link coupled to a central clearinghouse and adapted to communicate the images to the central clearinghouse.

117. (New) An automated check processing system for accepting and processing checks from a customer purchasing merchandise having a transaction amount, the system comprising:

a plurality of document scanners, the document scanners adapted to obtain images of checks having a first side and a second side, the checks being fed into the document scanners, wherein the scanners have a mirror for receiving images of a first side of the checks, a single scanhead for receiving the images from the mirror of the first side of the checks and receiving images of the second side of the checks, a transport mechanism for moving the checks

past the mirror and the single scanhead and for transporting the checks to and from the customer, a printer adapted to print an authorization agreement and inscribe the transaction amount on the checks, and a controller coupled to the transport mechanism and the document scanners;

a processor for obtaining information from the full images and selected images of the check and storing the information in a memory, whereby said memory creates image files and stores the full images and selected images; and

a communication link coupled to a central clearinghouse and adapted to communicate the image files to the central clearinghouse.

118. (New) A check clearing system, comprising:

a point of sale processing unit including:

a slot into which a check used by a customer in connection with a purchase is deposited;

an imager operable to obtain an image of the deposited check;

a transport mechanism that conveys the deposited check from the slot past the imager; and

an interface through which the point of sale processing unit outputs the check images;

a communications link connected to the interface;

a central check clearinghouse connected to the communications link and operable to process the output check images and implement an automated check clearing process for the purchase.

119. (New) The system of claim 118 wherein the point of sale processing unit further includes means for customer authorizing of an agreement for the check used for the purchase to processed in accordance with the automated check clearing process.

120. (New) The system of claim 119 wherein the means for customer authorizing comprises:

a printer for printing the agreement on the check;

the transport mechanism conveying the deposited check from the slot past the printer.

121. (New) The system of claim 120 wherein the transport mechanism further conveys the deposited check printed with the agreement back to the slot for delivery to the customer.

122. (New) The system of claim 119 wherein the means for customer authorizing comprises:

a display upon which the agreement is presented to the customer; and

an input through which the customer authorizes the agreement.

123. (New) The system of claim 122 wherein the input is an acknowledgment key.

124. (New) The system of claim 122 wherein the input is an electronic signature capture device.

125. (New) The system of claim 119 wherein the means for customer authorizing comprises:

a printer for printing customer authorization of the agreement on the check;

the transport mechanism conveying the deposited check from the slot past the printer.

126. (New) The system of claim 118 wherein the point of sale processing unit further includes a printer for printing indicia of cancellation on the deposited check, the transport mechanism conveying the deposited check from the slot past the printer.

127. (New) The system of claim 118 wherein the point of sale processing unit further includes a printer for printing indicia of a transaction amount for the purchase on the deposited check, the transport mechanism conveying the deposited check from the slot past the printer.

128. (New) The system of claim 118 wherein the point of sale processing unit further includes optical character recognition means for processing the check images to extract field information, the interface outputting the field information along with the check images, the central check clearinghouse processing the field information and check images in connection with implementation of the automated check clearing process for the purchase.

129. (New) The system of claim 118 wherein the imager includes a single scanhead.

130. (New) The system of claim 129 wherein the imager captures images of each side of the deposited check.

131. (New) The system of claim 118 wherein the imager includes two scanheads.

132. (New) The system of claim 118 wherein the transport mechanism further conveys the deposited check following imaging back to the slot.

133. (New) The system of claim 118 wherein the system includes a plurality of point of sale processing units networked through the communication link to the central check clearinghouse.